

(Rs. in crores)

Name of the State	MARCH—1990			
	Total amount out-standing	Total loans issued (April—March)	Branches	Staff employed
1	2	3	4	5
Haryana	113.14	46.63	290	1595
Himachal Pradesh	20.79	11.75	128	450
Jammu & Kashmir	25.54	41.16	256	1097
Punjab	40.25	19.42	199	614
Rajasthan	196.00	50.13	1068	3712
NORTHERN REGION	395.83	132.09	1341	7516
Arunachal Pradesh	0.75	1.26	17	49
Assam	91.47	27.73	393	1519
Manipur	2.12	0.27	29	8
Meghalaya	5.53	1.80	50	127
Mizoram	4.71	1.58	50	173
Nagaland	0.73	0.38	8	20
Tripura	66.79	16.47	88	60
NORTH EASTERN REGION	172.15	49.77	635	2666
Bihar	390.42	95.70	1865	6558
Orissa	229.90	44.17	629	368
West Bengal	207.49	64.41	851	4326
EASTERN REGION	823.81	204.25	3525	1438
Madhya Pradesh	268.88	77.06	1600	578
Uttar Pradesh	843.55	188.42	3050	1413
CENTRAL REGION	1112.43	265.48	4650	1885
Gujarat	54.25	28.82	425	126
Maharashtra	123.88	31.44	389	222
WESTERN REGION	178.13	60.26	1514	352
Andhra Pradesh	273.79	265.61	1124	5257
Karnataka	361.85	167.84	1067	5515
Kerala	179.74	144.11	269	2371
Tamil Nadu	56.27	16.50	208	963
SOUTHERN REGION	871.65	544.12	2668	14317
ALL INDIA	3554.23	1306.01	14443	62550

RECOVERY OF LOANS BY BANKS

*277. SHRI DILEEP SINGH BHURIA:
Will the Minister of FINANCE be pleased to state :

(a) the total amount of loans outstanding for recovery by various nationalised and rural banks in the country at the beginning of the current financial year;

(b) the details of the steps taken for the recovery of this amount;

(c) whether there is any proposal to introduce a uniform recovery procedure throughout the country;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The category-wise advances outstanding and fallen overdue in

respect of public sector banks as on March 1990 (latest available), as reported

by Reserve Bank of India (RBI), is given below :

(Amount in crores of Rupees)

Sectors	Amount Outstanding	Amount overdue	Overdues as a percentage of outstanding advances
Large & Medium industries	32549.41	4276.94	13.14
Small scale industries (including industrial estate)	15198.15	3074.83	20.23
Agriculture	16603.06	3450.78	20.78
Other priority sectors	8157.03	2516.10	30.85
All others	25184.40	2327.72	9.24
Total :	97692.05	15646.38	16.02

(b) Various steps have been taken by RBI to reduce the amount of overdues and also to improve the recovery performance of the commercial banks in respect of their advances to various sectors. Some of the important steps are as follows :

1. Banks have been impressed upon to institute a viable recovery system with a view to help recycling the scarce resources of the Banks to the needy and productive sectors of the economy on the one hand, and to improve the profitability and viability of the lending banks, on the other.

2. The Chief Executives of the banks have been advised to pay their personal attention to the monitoring of large advances.

3. Introduction of a comprehensive and uniform grading system to indicate the health of individual advances for the purpose of their effective monitoring and follow up.

4. To keep a watch on the recovery of top sticky accounts at the Board Level.

5. Taking action against the officials where advances are found to have become sticky due to their negligence, inefficiency etc.

(c) No, Sir. However, the Government and Reserve Bank of India keep under their constant consideration the subject for improving recovery in the banks and take

actions to modify procedures in this regard.

(d) and (e) Do not arise.

[English]

JUTE MILL AT DALGOUN OR BARPETA IN ASSAM

*278. SHRI PROBIN DEKA : Will the Minister of TEXTILES be pleased to state :

(a) whether there is any proposal under consideration of the Govt. to establish a jute mill at Dalgoun or Barpeta in Assam;

(b) if so, the details thereof; and

(c) the time by which it is likely to be cleared by the Government?

THE MINISTER OF STATE OF THE
MINISTRY OF TEXTILES (SHRI
ASHOK GEHLOT) : (a) No, Sir.

(b) and (c). Do not arise.

[Translation]

PRODUCTION AND CONSUMPTION OF CLOTH

*279. SHRI HARIKEWAL PRASAD : Will the Minister of TEXTILES be pleased to state :

(a) the annual per capita consumption of cloth in the country;